

IN THE CLAIMS

1. (Previously Presented) A method for managing loan products on a server, said method comprising the server performing steps of:

receiving by a computer processor of the server a commitment contract, the commitment contract specifying a number of loan products to be fulfilled to satisfy said commitment contract; and

automatically managing by said processor one or more underwriting criteria for said loan products, wherein one of said loan products has a corresponding group of underwriting criteria, and wherein automatically managing comprises automatically evaluating the underwriting criteria and automatically executing actions to fulfill the underwriting criteria.

2. (Original) The method of claim 1, wherein the step of managing one or more underwriting criteria comprises the steps of: receiving said underwriting criteria from one or more financial institutions; storing said underwriting criteria on said server; and providing to a first financial institution a group of underwriting criteria corresponding to one of said loan products.

3. (Previously Presented) The method of claim 1, wherein the step of managing one or more underwriting criteria comprises the steps of: automatically assigning a fulfillment grade to a funded loan; and maintaining in a database a record of funded loans for said loan products.

4. (Original) The method of claim 3, wherein said fulfillment grade is based on a reliability of data obtained during a fulfillment process.

5. (Previously Presented) The method of claim 3, wherein said record further includes information indicating how many of said number of loan products still need to be fulfilled to satisfy said commitment contract, and transmitting over a network to a client computer said indication as data for display.

6. (Previously Presented) The method of claim 3, wherein said record includes one or more

of: a date said funded loans were funded, a loan amount of each of the funded of loans, an origination date of each of the funded loans, an interest rate of each of the funded loans, a property location of each of the funded loans, a secondary financing of each of the funded loans, a point for each of the funded loans, a lender of each of the funded loans, a loan processor of each of the funded loans, an underwriter of each of the funded loans, and a purchaser of each of the funded loans.

7. (Cancelled)

8. (Cancelled) A method for settling one or more loans, the method comprising a computer processor performing the steps of:

- providing data for one or more loans to one or more registered financial institutions;
- receiving a request from one of said one or more registered financial institutions to review one of said one or more loans;
- providing said registered financial institution with a predetermined time in which to reject a sale price of said one loan; and
- automatically settling said loan at said sale price when said registered financial institution accepts, and alternatively fails to reject, said sale price of said one loan before said predetermined time expires.

9. (Cancelled) The method of claim 8, further comprising the step of: instructing said registered financial institution to send payment to a settlement financial institution.

10. (Cancelled) The method of claim 8, wherein said sale price is a settled price between financial institutions.

11.-35. (Canceled)

36. (Previously Presented) The method of claim 1, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

- automatically providing a list of non-automated tasks that need manual action.

37. (Previously Presented) The method of claim 36, wherein automatically providing the list comprises automatically providing the list to one of a processor and an underwriter.

38. (Previously Presented) The method of claim 1, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

receiving said underwriting criteria from one or more financial institutions;

automatically satisfying said underwriting criteria on said server.

39. (Previously Presented) The method of claim 1, wherein the commitment contract comprises a contract between a secondary market investor and a primary mortgage lender, and wherein the number of loan products comprises at least one quantity of at least one type of unfunded loan product.

40. (Previously Presented) A method for managing loan products on a server, said method comprising the server performing steps of:

receiving by a computer processor of the server a commitment contract between a secondary market investor and a primary mortgage bank, the commitment contract specifying a quantity of not yet funded loan products to be fulfilled to satisfy said commitment contract; and

automatically managing by said processor one or more underwriting criteria for said loan products, wherein one of said loan products has a corresponding group of underwriting criteria.

41. (Previously Presented) The method of claim 40, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

automatically providing a list of non-automated tasks that need manual action.

42. (Previously Presented) The method of claim 41, wherein automatically providing the list comprises automatically providing the list to one of a processor and an underwriter.

43. (Previously Presented) The method of claim 40, wherein the step of automatically managing one or more underwriting criteria comprises the steps of:

receiving said underwriting criteria from one or more financial institutions;
automatically satisfying said underwriting criteria on said server.

44. (Previously Presented) The method of claim 1, wherein receiving by a computer comprises receiving from a client computer over a network, and wherein automatically executing actions comprises the server transmitting data over the network to the client.

45. (Previously Presented) The method of claim 2, wherein receiving said underwriting criteria comprises receiving from one or more client computers over a network, and wherein providing to a first financial institution comprises providing the group of underwriting criteria by transmitting data over the network for display at a client computer.